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FORT MCMURRAY: ONE YEAR LATER

‘I want it to be something that inspires people’

How Fort McKay First Nation stepped up
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TORSTAR NEWS SERVICE FILE

HOG WATCH

Activists worry amped-up porcine production could pollute waterways metroNEWS

Lobbyist registry leaves some in dark: Councillor

CITY HALL

Wyatt blasts mayor’s ‘Donald Trump style’

Braeden Jones
Metro | Winnipeg

Winnipeg's elected officials cut a rug in city hall this week, as they went to and fro on transparency and accountability issues while trading barbs over a mechanism meant to improve both.

While councillors eventually supported the creation of a lobbyist registry Wednesday, a few were critical of Mayor Brian Bowman's handling of the new accountability tool, which was introduced without consultation at last Friday's executive policy committee (EPC) meeting.

Coun. Russ Wyatt said his beef was with "this being dropped from up on high."

"I don't mean from God, but from the office of the mayor, that is sometimes masquerading as a bit of a dictatorship without any consultation," Wyatt said during the debate.

After the meeting, he defended his comments, adding he feels Bowman has "divided" councillors, leaving some out of the loop.

"He's putting a whole bunch of those citizens who are represented by those councillors in the dark.... That to me is the sign of a dictator; dictators like to keep people divided, Donald Trump style," he said.

Coun. Jason Schreyer also had a problem with the motion, but his was fixed by an amendment that added a single word: "Voluntary."

He explained how, ironically, the new accountability tool can't hold anyone accountable because under current legislative framework, nothing compels a lobbyist to sign the list, so calling it a lobbyist registry wouldn't be transparent.

In response to Wyatt's harsh criticism, Bowman said the registry "may potentially go a long way to better explaining who (Wyatt) is meeting with so regularly on the taxpayer's dime."

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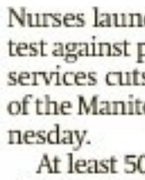

Jessica Botelhwo-Urbanski

Nurses launched a massive protest against proposed emergency services cuts on the front steps of the Manitoba legislature Wednesday.

At least 500 supporters waved signs and chanted slogans like "Care not cuts!" and "We are the nurses, the mighty, mighty nurses!", cheering loudly as a TV station helicopter circled the sky.

Sandi Mowat, president of the Manitoba Nurses Union, took the podium alongside a nurse dressed as the grim reaper. Other unions stood in solidarity, including CUPE and MGEU.

"Our message to government is, 'Put patients first.' When this government was elected, they promised they would invest in long-term care. They promised to reduce wait times. They promised they will protect frontline services that Manitobans depend on," Mowat said.

"Instead, what are we seeing? Cuts, reckless cuts, that we're calling restructuring and (are) compromising patient care."

Sharon Geddes waved her paper scythe in approval.

Geddes said she's worked at the Misericordia Health Centre for 30 years. The province plans to close the Misericordia's urgent-care department.

"We're ahead of three other emergencies in patient visits per year, and they're closing us entirely. They're not repurposing it; they're closing it," she said. "It's political, I think (because) we're not in a blue riding."

Concordia Hospital's emergency department will also be closed, and departments at Seven Oaks Hospital and Victoria Hospital will be converted to urgent-care centres. Patients will be redirected to three hospitals for emergency services: Health Sciences Centre, Grace Hospital and St. Boniface Hospital.

Plans to re-dispatch nurses to new locations are still unclear, and the nurses' union hasn't managed to meet with the Winnipeg Regional Health Authority for more explanation, Mowat said.

"This isn't restructuring," Mowat said. "These are frontline service cuts. You've broken your promise and nurses won't stand for it."

Members of the Manitoba Nurses Union protest proposed plans to rejig emergency health services in Manitoba at the legislature Wednesday. JESSICA BOTELHO-URBANSKI/METRO

> **Balancing your books on the backs of patients is unacceptable.**
> Sandi Mowat

Winnipeg DIGEST

Around city hall

PUBLIC SAFETY

Firefighters reach deal

The city has struck a deal with the United Firefighters of Winnipeg. It includes an initial 1.8 per cent raise in year one, followed by a capped two-per-cent raise annually through 2020.

Mayor Brian Bowman was pleased with the "significant reductions in the cost increases," which held steady at three per cent for the past three years after being as high as 4.5 per cent in 2011. BRAEDEN JONES/METRO

TRANSPORTATION

Motion calls for more car charging stations

Start saving for a Tesla: the city is set to begin looking critically at its lack of electric-car charging stations.

On Wednesday, Coun. Russ Wyatt introduced a motion asking the city to install quick-charging stations citywide, in light of federal funding. The motion will go before a city committee for consideration in May. BRAEDEN JONES/METRO

DEVELOPMENT

Council grants financial support to SkyCity

The foundation for what will be Winnipeg's tallest tower was laid Wednesday, as city council approved financial support for SkyCity Centre.

The plan will see Fortress Developments get $6.5 million of support over 10 years for the 44-storey tower. BRAEDEN JONES/METRO

Activists share concerns as Manitoba mulls pork rules

ENVIRONMENT

Proof needed that pigs are not harmful to Lake Winnipeg

Jessica Botelho-Urbanski
Metro | Winnipeg

Activist group Hog Watch Manitoba is worried about proposed amendments to the Environmental Act under Bill 24, which is the Red Tape Reduction and Government Efficiency Act. GETTY IMAGES

An activist group that's been largely dormant since the early 2000s is reconvening due to concerns about the hog industry and environmental pollution.

Hog Watch Manitoba is a group of like-minded farmers, environment and animal welfare activists who recently met up in Portage la Prairie. They're worried about proposed amendments to the Environment Act under Bill 24 (the Red Tape Reduction and Government Efficiency Act), which will be debated in the fall.

Valerie Burns, a member of the nine-person steering committee, said relaxing the rules encourages hog farm growth. But more farms could ultimately lead to more manure spreading and phosphorus run-off into waterways, like Lake Winnipeg, she said.

"Hog manure, just like human waste, has a lot of phosphorus in it and unless it's applied in a very specific way and in a very specific amount, some of it ends up running off the land and getting into streams and getting into our lakes," Burns said.

"So we're very concerned that there isn't a loosening of the regulations around this without some very careful science to back it up."

> We're very concered that there isn't a loosening of the regulations around this without some very careful science to back it up.
> Valarie Burns, Hog Watch Manitoba

The Lake Winnipeg Foundation is also calling on the province for proof that amped up pork production won't hurt the environment.

At their annual general meeting Wednesday, executive director Alexis Kanu said she planned to discuss the province's public consultations on Livestock Manure and Mortalities Management Regulation, happening until May 12.

"It's not that the Lake Winnipeg Foundation is against the expansion of the hog industry," Kanu said. "Our concern is that we haven't seen the evidence that indicates that the industry can be expanded without a corresponding increase in phosphorus flowing."

Andrew Dickson, general manager of the Manitoba Pork Council, said the province has the "most stringent" manure management rules in North America.

He said worries about environmental pollution are unfounded.

PIG PRODUCTION

High off the hog
Manitoba is the largest pig-producing and pig-exporting province, constituting about 30 per cent of national pig production, according to a 2015 University of Manitoba report.

CULTURE

Winkler mosque approved

A Manitoba town in the bible belt has unanimously passed an application to house its first mosque.

Martin Harder, mayor of Winkler, Man. — which boasts a population of about 12,600 — said the council chambers were packed with citizens Tuesday night.

Guests arrived from nearby towns like Carman, Morden, Altona and Winnipeg (an approximately 1.5-hour drive) to witness the meeting.

"We had a full house. We had lots of chatter on Facebook both pro and con beforehand. But for city council to make the decision, it was simply a matter of looking at the location," Harder said.

"Is it suitable for that type of a venue and gathering? We're not looking at the religious principles or religious organization."

In weeks prior, members of the local Muslim community were already using the commercial space on Mountain Avenue for prayers before realizing they needed a rezoning permit.

Winkler city council heard delegates speak for and against the rezoning Tuesday and ultimately voted 7-0 in favour of the project.

"It's extending our hand of generosity, which is what we're known for. We have an obligation to extend a hand of generosity to that community to ensure they can be comfortable," Harder said.

According to the mayor, the Muslim population is growing in the area, numbering between 135 to 150 people, including the arrival of five Syrian refugee families sponsored by Winkler residents within the last year.

JESSICA BOTELHO-URBANSKI/METRO

Loretta Boucher, vice president of Sakasteew Transportation, jumped into action the night of the Fort Mac fire. JENNIFER FRIESEN/FOR METRO

Forts forged bond amid panic

FORT MCKAY

Community of 1,000 saw its population swell overnight

Alex Boyd
Metro | Edmonton

Fort McKay First Nation is the sort of sleepy community where birds chirping and dogs barking are what pass for noise pollution — but as Loretta Boucher sat at her desk on a hot May afternoon last year, the town suddenly went "eerily" quiet, she says.

Not long after, the first truck rolled in.

On the day that turned towns all over the province into hosts, Fort McKay, north of Fort McMurray, opened its doors wider than most — over one frantic afternoon, the town's population swelled to several times its original size.

The night of the Fort McMurray fire, as many as 5,000 evacuees fleeing fire found refuge in the small community down the road, population just 1,000.

Boucher, vice president of Sakasteew Transportation, jumped into action, and soon all the buses from her family-owned business were on the road, shuttling people through town, to nearby camps, and out to the airport.

"It was extremely busy, there were people everywhere," she said. "It was tough. Lots of young families feeling lost, with nothing."

Boucher said it strengthened the ties between the two neighbouring communities. The town opened the arena, the school and the town office, and there was barely a house not sheltering an evacuee.

Many of the town's new temporary residents told Boucher they didn't realize it existed, or if they did know it, they had never visited.

"I'm proud to be from Fort McKay," she said. "Not only did it show people who we are, but we really came together."

Maxine Willocks, owner of Fort McMurray café Chez Max, ended up in Fort McKay along with her husband and several staff after being unable to go south to Edmonton.

Before evacuating, Willocks had emptied her restaurant of supplies, and soon she and her cooks were handing out jerk chicken with rice and peas — her signature dish — in Fort McKay.

"They were very welcoming, very warm," she said.

Since that day a year ago, Willocks has made several trips back to Fort McKay, including for several catering jobs. She also now has regular clients that visit the restaurant when they're in the city.

"It certainly connected us, because Fort McMurray is so separated," she said.

But a year later, the tiny town still feels the impact of fire.

Workers who lived in Fort McMurray never came back, Boucher said, because their houses burned, or they're still dealing with stress.

The town's small businesses, like the transportation company her family has run for 15 years, are also feeling the brunt of a down economy that has affected the region.

"I'm not saying that we're suffering," she said. "We're steady, but it's not a good steady like it was before the fire."

Still, she said she'll never forget how the community stepped up.

"We carry that honour of making it through the Beast, but everyone has been affected and we're at a loss for something right now," she said.

"I want it to be almost like a legend, something we can look back and tell our grandchildren about — yes, I was there. I want it to be something that inspires people."

Marital bliss after the flames

Lucie Edwardson
Metro | Calgary

Nearly a year after complete strangers put together a beautiful backyard wedding for Fort McMurray evacuees, Carlos and Carol Moran, the couple still can't believe the generosity of others in their time of need.

The couple was set to marry May 14, 2016 in Fort McMurray, but when the wildfire engulfed their Beacon Hill neighbourhood, damaging their home, the pair didn't think the wedding they'd planned would take place.

The Morans fled Fort Mac and headed to Edmonton — where, unbeknownst to them, locals who had heard the couple's story were planning an impromptu backyard celebration — complete with rings, a dress, flowers, a photographer and a cake — all planned out and organized by local wedding planner Wanda Rowe.

"Married life has been a blessing," said Carlos.

Carol said they wanted to plan another wedding upon their return home, but said they knew they could never surpass the experience they'd been gifted in Edmonton. As their anniversary approaches, Carlos said they plan on reaching out or doing something special for all those who made their wedding a success.

A year after the fire, the couple is still living in a small apartment in Fort McMurray. Luckily, a few weeks ago they were able to lease a four-bedroom home for their extended family and their three dogs now have access to a backyard.

"For the longest time we were going up three, four flights of stairs, four times a day just to take our dogs out," said Carlos.

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MEMBER

Canadian business fleeing its tax havens

FINANCE

Experts say Panama Papers scrutiny 'may be paying off'

For the first time since 2011, Canadian businesses pulled their money out of tax havens, ending a five-year run when more than $120 billion was stashed in the 10 most popular low-tax or no-tax countries.

The newly released Statistics Canada numbers provide the most concrete evidence yet that the Panama Papers may have had a chilling effect on the use of tax havens to minimize corporate taxes.

"This could be a sign that global efforts to curb corporate profit shifting to tax havens may be paying off," said Dennis Howlett, executive director of Canadians for Tax Fairness, a group that lobbies for the closure of loopholes that encourage the use of offshore tax havens.

According to the government's official foreign direct investment statistics, Canadian businesses reduced their holdings in the top 10 tax havens from $272.4 billion in 2015 to $261 billion at the end of last year, bringing home $11.4 billion.

> **Companies are being more cautious now because of the potential for a public relations backlash.** Dennis Howlett

This reversal could be due to a number of different factors, including reforms in Ireland that make it harder to exploit that country to avoid taxes, Howlett said. But investment reductions in Luxembourg and Bermuda point to a wider trend.

"We know that public attention to this has affected calculation of risk, so companies are being more cautious now because of the potential for a public relations backlash," Howlett said.

Allan Lanthier, a retired senior partner at Ernst & Young and former chair of the Canadian Tax Foundation, cautions against reading too much into the numbers, as the majority of the reduction in foreign holdings in 2016 can be attributed to the fact that the Canadian dollar rose against the U.S. dollar, the currency in which most international investments are made. TORSTAR NEWS SERVICE

Plans to replace wood with plastic in the town clock have caused a stir. METRO FILE

HALIFAX

Many ticked off amid race against clock fix

Yvette d'Entremont
Metro | Halifax

A tender call for work on Halifax's iconic Citadel Hill town clock has upset the Heritage Trust of Nova Scotia.

At issue is the plan to replace the clock's existing wood columns and cornices with fibre reinforced plastic and its wooden windows with aluminum clad windows.

"Basically these are materials that would not have been in the original structure and which will appear very cheap and fake," said Andrew Murphy of the Heritage Trust of Nova Scotia.

"It's about respect for our heritage. The town clock would be in the top 20 or 30 iconic buildings in Canada and it's owned by the federal government. You would think that they would want to maintain it in an authentic fashion."

> **It's an iconic tourism beacon for our region.** Andrew Murphy

The heritage group sent a letter to Parks Canada officials on Monday. They're requesting specifications for that portion of the project be reviewed and redefined before the contracts are awarded

The tender closes on May 4.

"The federal government is spending very, very many millions on the Parliament buildings at Parliament Hill. Nobody is suggesting there that they replace it with concrete and mactac," Murphy said.

"One can always do something cheaper, but whether it's appropriate or not is an entirely different matter…It's an iconic tourism beacon for our region so we should probably make sure it looks good."

A Parks Canada representative returned Metro's call on Wednesday afternoon, but was unable to provide a response to the Heritage Trust's concerns by press time.

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AIRLINES

Giant rabbit's death adds to United woes

United Airlines is reviewing its handling of a giant showcase rabbit that died after being shipped across the Atlantic from Britain on one of its flights, the latest in a growing list of customer complaints.

Distraught breeder Annette Edwards said a veterinarian had checked Simon — a three-foot-long continental rabbit — shortly before he was placed on a United flight from London's Heathrow Airport to Chicago's O'Hare.

Edwards said Simon is the offspring of Darius, which the Guinness World Records lists as the world's longest rabbit at 4 feet 3 inches (1.22 metres).

"Simon had his vet check just before getting on the plane," she said from Worcestershire in central England. "He was fit as a fiddle."

United spokesman Charles Hobart said the rabbit was moving around in its crate and appeared healthy when taken off the plane in O'Hare, waiting to be put on another flight to Kansas City. About a half-hour later, at the company-run pet facility, Simon seemed to be sleeping. Shortly after that, a pet facility employee found the rabbit dead.

Simon, a three-foot-long continental rabbit, died on a United flight. CONTRIBUTED

"We won't know the cause of death, because we offered to perform a necropsy free of charge ... but the customer didn't want us to perform a necropsy," he said.

Hobart said the airline offered compensation to the breeder but would not disclose the amount.

Bryan Bergdale, a farmland investment manager, said he bought the rabbit for his boss, who had hoped to show it at the Iowa State Fair.

United had the second-highest level of animal deaths and injuries of any U.S. airline last year. Only Hawaiian Airlines was worse. THE ASSOCIATED PRESS

Judge blocks Trump again

IMMIGRATION

President's words used to kill sanctuary cities order

For the third time in two months, a U.S. federal judge has knocked down an immigration order by President Donald Trump and used Trump's own language against him.

In a ruling on Tuesday, U.S. District Judge William Orrick quoted Trump to support his decision to block the president's order to withhold funding from "sanctuary cities" that do not co-operate with U.S. immigration officials.

Trump called the sanctuary cities order a "weapon" against communities that disagree with his preferred immigration policy, Orrick said.

The judge also cited a February interview in which he said the president threatened to cut off funding to California, saying the state "in many ways is out of control."

The first comment was evidence that the administration intended the executive order to apply broadly to all sorts of federal funding, and not a relatively small pot of grant money as the Department of Justice had argued, the judge said.

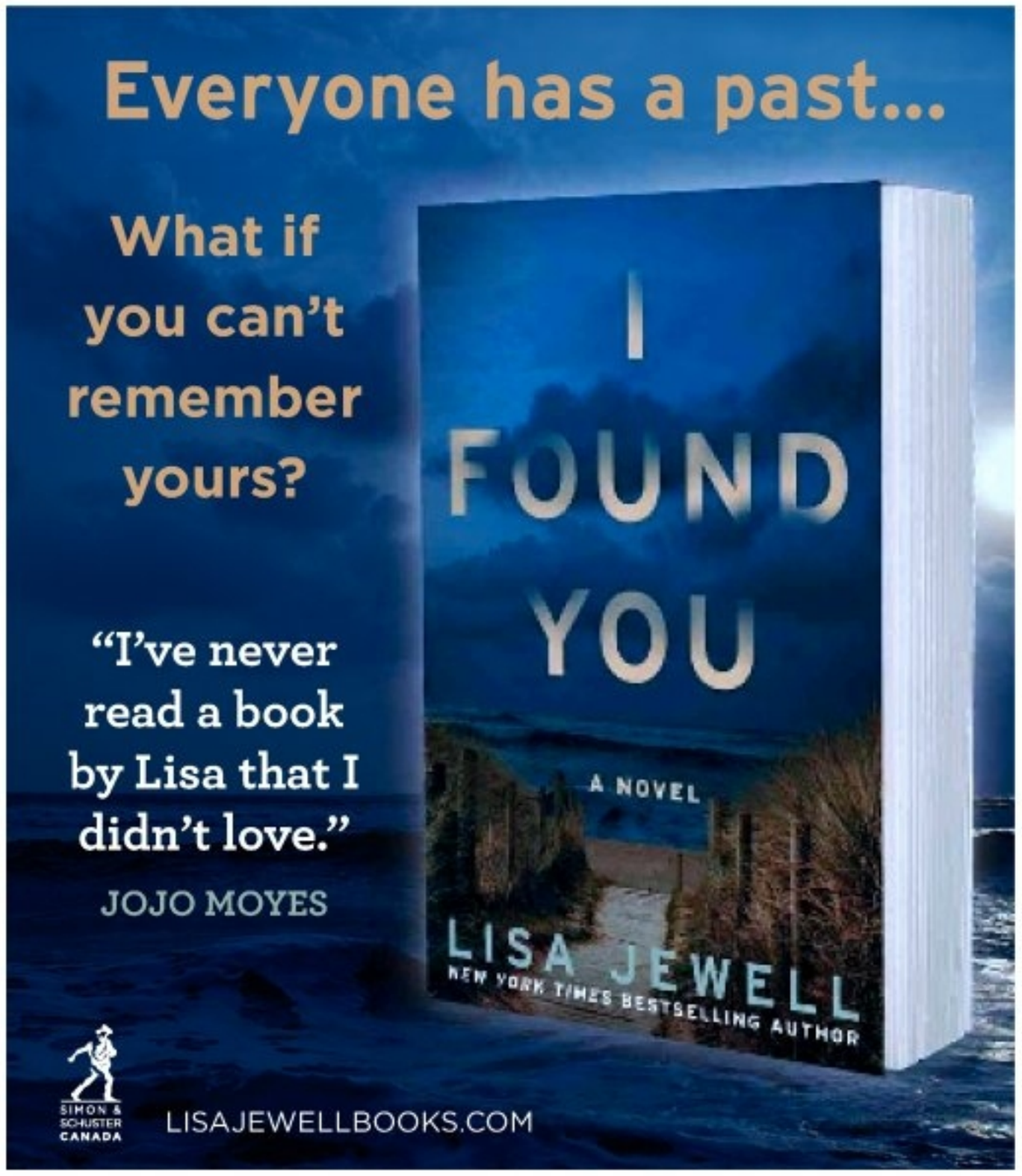
The second statement showed the two California governments that sued to block the order — San Francisco and Santa Clara County — had good reason to believe they would be targeted, Orrick said.

Protesters rally in San Francisco against President Donald Trump's administrative order to withhold funding from "sanctuary cities." THE ASSOCIATED PRESS

Trump reacted to the decision on Twitter on Wednesday morning, calling the decision "ridiculous" and saying he would take his fight to the highest court, tweeting: "See you in the Supreme Court."

The government hasn't cut off any money yet or declared any communities sanctuary cities.

But the Justice Department sent letters last week advising communities to prove they are in compliance. California was informed it could lose $18.2 million. THE ASSOCIATED PRESS



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CHANTAL HÉBERT ON O'LEARY LEAVING THE RACE

Even if he had been fluently bilingual, Kevin O'Leary would still have been a leadership disaster waiting to happen.

Businessman Kevin O'Leary says he is pulling out of the campaign to succeed Stephen Harper because he is not convinced he could carry enough votes in Quebec to beat Justin Trudeau in the 2019 election.

Fair enough. But chances are he would never have had the opportunity to test that proposition in a general election. Or to verify his attending presumption that voters elsewhere in Canada would rally to his flag. Lack of traction in Quebec stood to stop his nascent political career in its tracks as early as next month's Conservative vote.

Polls done for his own organization as the membership drive was coming to an end last month showed that a Quebec wall stood between O'Leary and the finish line. That wall looked insurmountable.

The reality-television star may have been the first choice of a plurality of Conservatives but he had little room to grow beyond that group. In Quebec — the province that counts for the second-highest number of leadership votes — he could not earn the support of more than about one in 10 members.

That this should have come as a surprise to some of the seasoned backroom advisers who backed O'Leary's candidacy is testimony to their powers of collective delusion. There has not been a successful federal leader who could not speak French fluently since Pierre Trudeau won the Liberal leadership in 1968.

O'Leary's abrupt exit may have saddened more Liberals than actual Conservatives.

But even if he had been fluently bilingual, O'Leary would still have been a leadership disaster waiting to happen. Up to a point, his shortcomings in French may have been the least of his liabilities — and a saving grace for the Conservative party.

For never has a leading candidate for the leadership of one of Canada's major parties brought so little policy depth to the task of applying for the job of would-be prime minister.

From the moment he entered the campaign, O'Leary consistently exhibited little understanding of the workings of government, the Constitution or for that matter the history of the party he was seeking to lead.

Joe Clark once described his vision of the Canadian federation as a community of communities. It is one of the rare parts of the former Tory prime minister's legacy that has survived his estrangement from the Conservative movement.

By contrast, O'Leary's concept of federalism was one that involved a punitive federal government imposing its will on its provincial partners through fiscal blackmail. He seemed to think the division of powers between Ottawa and the provinces was determined by the whims of the prime minister of the day.

Had Quebecers given O'Leary the time of day long enough to fathom his vision of the federation, his support would have fallen to single digits. I can't think of a Conservative premier from Alberta — past or future — who would put up with that approach.

O'Leary was never elected to office and he never seemed to think much of those who had done so, including his future Conservative seatmates.

He let it be known early on that he was unimpressed by the calibre of the people who sit in the Conservative caucus. The feeling was by all accounts mutual. The anybody-but-O'Leary movement was nowhere stronger than within the ranks of the MPs who would have had to serve under his leadership if he had won.

O'Leary's abrupt exit may have saddened more Liberals than actual Conservatives. Many of the latter are relieved that their party has dodged a bullet. In more than a few cases though, that relief is tempered by the notion that, in leaving, O'Leary may have cleared a path to victory for Maxime Bernier. His libertarian prescriptions may be as polarizing as O'Leary's persona.

The defunct O'Leary campaign recruited about 35,000 members. He is asking them to throw their support to Bernier. If they did, the result of the May 27 leadership vote would be a foregone conclusion.

But O'Leary's roots in the party are not deep and nor are those of many of his recently recruited supporters. Absent an organization to prod them into mailing their ballots, some may not bother to vote. A lot of others will follow their own guidance. One or more of his remaining rivals could still give Bernier a run for his money.

Still, there is no denying that as of now Harper's succession could be Bernier's to lose. As opposed to O'Leary, he does have a Quebec ace of sorts up his sleeve.

BOWING OUT Kevin O'Leary's departure from the Conservative leadership race makes the job Maxime Bernier's to lose, writes Chantal Hébert. THE CANADIAN PRESS

Chantal Hébert is a national affairs writer. Her column appears in Metro every Thursday.

Pope Francis fails to bring the thunder in TED Talk

Vicky Mochama
Metro

Now that everyone is a thought leader, even the Pope is getting in on the inspirational slide-show business.

This week he gave a pre-recorded talk at the annual TED Conference in Vancouver.

It's a shrewd move for the Pope to join the think-fluencer crowd. Last week, Metro reported that more and more religious groups are getting into the digital game, from a church that live-streams its services to an American imam who is popular on Snapchat.

Ex-Pope Benedict XVI joined Twitter in 2013, but the Vatican has since expanded their social-media outreach. Pope Francis joined Instagram last year, which he announced by tweeting, "I am beginning a new journey, on Instagram, to walk with you along the path of mercy and the tenderness of God." It's mostly inspirational quotes and sunsets, but sure, same difference.

Speaking as someone who once took a nap after the arduous journey of picking an Instagram filter, I'm a little embarrassed that Pope Francis is better at this than I am. I still think, however, that he could do more.

If he really wants to reach out to diverse audiences, how about a mix tape? I can see it already: Pope Franci$ presents "What A Time To Be A Believer" with tracks like Big Rings (For Kissing) and a freestyle Latin Mass. While he has already released a progressive rock album (yes, really), I think he could get more mileage from a collab with DJ Khaled.

Because, let's be honest: the Pope's TED Talk was underwhelming.

TED Talks are all about show-stopper moments — cool science or key data points or emotional life stories — and this is the man who has an advantage over everyone. Instead of being a senior researcher who is trying to talk about visually resonant statistics and make people cry, the Pope has GOD.

The God I remember from vacation bible school — I had a thrilling childhood — doesn't do anything less than a full Las Vegas show.

And in the 18-minute-long speech, not once does he call upon the greatest magician's assistant one could have. He just chills behind a desk and asks us all to be better people. To whom do I have to pray in order to get a talking burning bush?

For example, in his TED Talk, he spoke directly to powerful people: "The more powerful you are, the more your actions will have an impact on people, the more you are called to be humble. If you don't, your power will ruin you, and you will ruin others."

It's all good and well to tell people about humility but, in my humble opinion (See, I learned), a thunderbolt would have ensured that the message struck the audience.

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metro LIFE

Your essential daily news

Jonathan Demme, director of Silence of the Lambs and Philadelphia, dies at 73

Rainbows help deal with loss

SOCIAL MEDIA

Photos prompt discussion of miscarriages, stillbirth

In the photo, Zoe is sleeping, like newborn babies do.

It looks like any other baby photo, but there's a special message. The newborn is draped in a multicolour blanket, to signify this is a "rainbow baby" — one that followed the storm of a miscarriage, stillbirth or infant death.

"She's such a bright spot in the middle of the grey clouds," said Zoe's mom, Olympia Grigg.

"Rainbow baby" is a new way of talking about an old phenomenon countless women have experienced: pregnancy after loss. Though there's still little public discussion of miscarriage and stillbirth, experts say sharing rainbow baby images, especially on social media, may help parents cope with complex emotions many encounter when a new pregnancy follows a past heartbreak.

After 22 weeks of pregnancy with her third child, a son already named Jacob, Grigg went into early labour. At a normal checkup in June 2015, Jacob had a heartbeat. Several hours later he did not. Jacob was stillborn.

After she delivered Jacob, she and her husband left the hospital empty-handed, through a busy maternity ward where other families were celebrating.

"It was the worst walk I've ever taken," Grigg said. "I don't think anything that traumatic ever leaves you."

At nearly five months along, Grigg had been showing and everyone in her life knew she was pregnant. She had to explain to her two young sons there was no longer a baby in her belly.

The Grade 2/3 teacher became pregnant again in April 2016 but instead of just feeling elation, she held her breath. It was only when Zoe was born healthy could she exhale, said Grigg, 35. She asked her friend Joelle Mahepath, a newborn photographer, to take a few rainbow photos.

The image now hangs prominently on a living room wall. She likes talking about Jacob, though secrecy and silence still surrounds pregnancy loss, Grigg said.

"I remember thinking, 'I don't know anyone this has happened to,' " she said. When she posted her sad news on Facebook, she received private messages from friends who had also miscarried but never discussed it.

Maternal mental health expert Dr. Simone Vigod, psychiatrist lead of the reproductive life stages program at Women's College Hospital, said labeling a "rainbow baby" can be a way to make a loss a more visible one.

"If it helps people get the support they need, to feel validated, or helps articulate their feelings," that may help with coping."

Miscarriage is often treated as a routine occurrence and some women feel they can't talk about it or openly grieve, said Dr. Gail Robinson, professor of psychiatry and obstetrics/gynecology at the University of Toronto and director of the women's mental health program for the University Health Network.

Conventional wisdom dictates not divulging a pregnancy until after 12 weeks, so family and friends may not know a baby was expected at all.

"It's often difficult to get sympathy," Robinson said. With pregnancy after a loss, complicated emotions may be running high: grief, anxiety about getting pregnant again, fears of losing another baby, happiness, relief, guilt.

The term "rainbow baby" hints at the mix.

TORSTAR NEWS SERVICE

1 in 5

According to the Society of Obstetricians and Gynaecologists of Canada, miscarriage occurs in up to one in five pregnancies. Stillbirths are rarer, at less than one per cent of live births.

Some parents drape newborns in multicolour blankets or clothing to signify this is a "rainbow baby" — one that followed the storm of a miscarriage, stillbirth or infant death. CONTRIBUTED

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AWARENESS

Millennials lead charge in organ registrations, but is it enough?

Joe Callaghan
Metro Canada

Just a nudge in the right direction. That's what Canadian organ donation advocates and experts are banking on as they highlight and ramp up the country's efforts to catch up with the world's leading nations.

This week marks the 20th anniversary of National Organ and Tissue Donation Awareness Week, and while the country has made major strides in that time, it still has significant ground to make up on the likes of world leader Spain.

Nationally, less than one fifth of eligible Canadians are registered as organ donors; in Spain, the rate is over double that. However, Canada's lagging status doesn't reflect the mood nationally. Not even close.

Nicole Robitaille, a behavioural scientist and assistant professor at Queen's University, was part of a recent study into the area. At the outset, she too was taken aback by the disconnect between the country's feelings on organ donation and our actions.

"What's surprising in Canada is the low registration rates but the really large support rates nationally for organ donation," explains Robitaille. "The vast majority of Canadians support organ donation — around 95 per cent. But less than 20 per cent countrywide are registered."

While some provinces like Ontario, B.C. and Quebec are narrowing that gap, others like Saskatchewan and Nova Scotia have been slower to see success.

Millions of Canadians believe they're signed up when they're not, which is why the theme of the week is to check.

Last year, Ontario had a 30 per cent increase in the number of deceased organ donors and saved more lives in one year than ever before

"We have seen some sweeping changes — 31 per cent of the eligible population (are registered)," says Ronnie Gavsie, CEO of Trillium Gift of Life Network, the province's organ and tissue donation agency. "We yearn to see it at or over 50 per cent. The rate has almost doubled since 2008. That's a pretty spectacular projection. But that's Ontario — we're not at that level across the country."

Gavsie lauded the influence of millennials who are embracing organ donation quicker than their predecessors.

"From our own data, most of the people who are now registering in Ontario are making that choice in their 20s or 30s. That speaks to the fact that millennials are very open to the idea of organ donation," says Gavsie.

"They are ... committed to improving the world around them. But they are also great influencers. We hear from them, their families hear from them, they are quite demonstrative. They are informing and educating the rest of the public."

Robitaille's team's study, in conjunction with the University of Toronto's Rotman School of Management and the Ontario government's behavioural insights unit, proved how small nudges can make a big difference.

While online donor registration has been simplified, the process at the DMV, still the location where 85 per cent of donors sign up, hadn't been streamlined.

The research team introduced simpler forms, more advance time to weigh up the decision and behavioral nudges with questions like 'If you need a transplant would you have one?' They more than doubled registration rates as a result.

Maria-Jose Bouey, 29, says she can't thank her cousin and her mother enough for stepping up to donate organs. When the kidney she received from her mom failed after 10 years, Mauricio, then in his mid-30s, offered his own through a donor exchange. Bouey has been able to live "a very full life" as a result. CONTRIBUTED

TRIALS OF AN ORGAN RECIPIENT

Genna Buck
Metro Canada

Maria-Jose Bouey had a unique way of getting conversation going about organ donation — a topic she says is surrounded by too much misconception and stigma.

"I'd get in a cab and people would ask 'Do you want the receipt?' and I'd say 'No, but can I have a kidney?'" Bouey, 29, said. "I would say it jokingly, sarcastically, but also trying to raise awareness, because immediately that conversation comes up."

Icky medical conversations are second nature to Bouey, who, since being born with multiple organ abnormalities, has endured more than 60 major operations, including ostomy surgery, spinal surgery and two kidney transplants. The first was in 2001, when her mother gave her a kidney. That organ "worked beautifully" for about 10 years, but eventually failed, leaving Bouey tethered to an "emotionally and physically draining" dialysis machine for several hours three days a week.

Luckily, her cousin Mauricio Bouey, then in his mid-30s, stepped up to offer his kidney. The match wasn't ideal. Yet the transplant was able to go ahead in January 2013, thanks to the innovation of a living donor paired exchange. That's when loved ones who want to give a kidney, but aren't a match, donate an organ and swap with someone who is.

In this case it was a remarkably long chain of eight donors and eight recipients, which Bouey calls her "group of angels."

Bouey struggles to express her gratitude to Mauricio, her mother, and all the donors who participated. "It brings me to tears at any point when I talk about it," she said. "That selflessness is unexplainable."

Living dialysis-free has allowed her to work full-time, plan her upcoming trip to Iceland and serve as the president of a charity.

"I've been able to live a very full life ... a life that you only dream of living when you're ill," she said.

And she still finds time to educate her peers and the broader community about organ donation. "There's a huge lack of education on what organ donation entails and how to sign up to be an organ donor," she said. "It's something super basic. Why aren't we pushing it?"

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Inspired by her own ancient ancestry and recent findings, Claire Cameron has been captured by the Neanderthal story. She's even started to feel empathetic. CONTRIBUTED

Our Neanderthal roots say so much about us

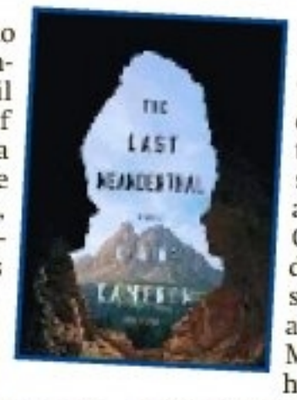
BOOKS

Toronto author in new approach to extinct species

Sue Carter
For Metro Canada

When Toronto author Claire Cameron took a DNA test designed to identify a person's ancient ancestry, she discovered that she is 2.5 per cent Neanderthal. The Toronto author was a little disappointed, as she had hoped for 4 per cent, the highest average trace of the DNA generally found in humans.

Although the last Neanderthals walked the Earth 40,000 years ago, the common belief for the past 150 years was that Homo sapiens killed off our hunched, hairy cousins, and there was certainly no comingling or sex involved. That is, until 2010, when a group of microbiologists led a project to sequence the Neanderthal genome, and discovered that indeed, the two groups had interbred.



Cameron was shocked when she read there was actual proof. Although scientists refused to speculate about how these relationships came to be, it fuelled the writer's imagination.

"It was frustrating because you could see there was this big juicy story there," she says. "How the two groups could make contact, and under what conditions would they make contact without killing each other on sight?" Cameron realized that answering her hypothetical question would require a great deal of study, and so she spent five years scouring textbooks and any other materials she could find.

Her new novel, The Last Neanderthal, follows two narratives, set 40,000 years apart. There's Girl, the eldest daughter in a small matriarchal group led by Big Mother. A skilled hunter with a nurturing instinct, Girl's life is focused on survival for her family.

The second narrative follows pregnant archaeologist Rosamund Gale, who is leading an excavation in France where she discovered Homo sapien and Neanderthal bones together within an intimate proximity. Rose, facing the physical deadline of pregnancy and pressures from her museum employers, becomes obsessed with finishing the dig before giving birth.

"I'm using the modern story to comment on how we have definitely made advances, but we've also put women who are trying to survive and feed themselves by making money in a difficult position," says the self-declared feminist. "When you contrast that to ancient times, you can see that this is a choice, rather than something that's inevitable because of our biology."

Initially, Cameron was reluctant to pursue the contemporary storyline, but as she got deeper into her third draft trying to nail the voice of Girl, Rose's character kept popping back in. And that's when Cameron uncovered a personal connection between Girl, Rose and her own life: the birth of her second son, which she recalls as traumatic.

"I experienced something as primal and raw as it was 40,000 years ago," Cameron says.

Connecting the pregnancies of Girl and Rose gave Cameron much more empathy for her Neanderthal character, an emotion that has been lacking in pop-culture versions of our early ancestors.

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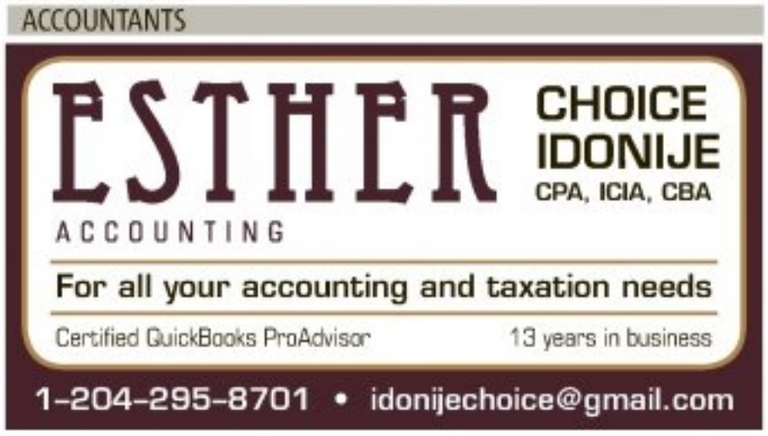

metro HOME

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Baby, don't say your daddy never did anything for you

SLUGLINE

This DIY dad is converting the spare room into a nursery

Matthew Chung
Life@MetroNews.ca

First-time homeowner Matthew Chung is hoping that his baby gets the DIY gene he's missing. MARCUS OLENIUK/TORSTAR NEWS SERVICE

I'll be getting this child a toy tool set. This I solemnly swore to myself (in between other swearing) while struggling to install a new light fixture in what will soon be the nursery for me and my wife's first child.

Hopefully, impossibly, this baby girl or boy will be born with the DIY gene their dad is lacking. For the past two years I've been working on making my east Toronto fixer-upper into a home my wife and I can be proud of. There's still much to do, but I've gone from feeling incompetent to somewhat comfortable doing renovations.

Of course, just as I've started feeling more at ease with one challenge, those old feelings of self doubt and, frankly, fear of the unknown have returned as I prepare for my next "project" of raising a child.

Any day now, we will be bringing a little person home with us and I have a feeling that my usual reno tactic of watching YouTube videos won't cut it when caring for a living, breathing human.

First though, I had the more familiar task of trying to remodel the spare room into a nursery. Here I was reminded that even things I thought I'd figured out could pose a fresh challenge. For instance, that light fixture I found myself struggling with was the fourth I've replaced.

I'd removed the existing one and found myself eye-to-eye with the previous owner's handiwork.

The fixture's junction box jiggled from side to side inside the ceiling and I realized it was secured on one end to a beam by a single screw. Not for the first time, I shook my head and wondered, "Why did they do it that way?" And not for the first time, I would soon realize the next owners of this house will likely be asking themselves the same question about me.

Still, I imagined this would be a simple task. But I hadn't paid proper attention when removing that old junction box and I struggled to thread the screws through two just-too-small holes. I even tried to force the screws with a power drill but succeeded only in stripping them.

Belatedly, I realized I could feed the screws through wider, oval-shaped holes. Once I figured that out (and bought new screws), it got easier and the fixture was light enough that I could hold it in one hand and attach the wires with the other. Baby steps, I suppose.

Our other minor concern was the nursery's door, which was catching on the doorjamb and making loud popping noises. I consulted Google for a solution and decided to use a wood-shaping hand plane tool to shave down the corner of the door.

I'm pretty sure the tutorials envisioned the door lying flat on a workbench, but I wanted a quick fix. So I stood atop a stepladder and, holding the door with one hand, tried to slice away layers of wood with the other.

This proved tricky, as the plane kept catching on the wood. I had to resort to using the coarsest sandpaper I could find in our basement to sand the door furiously until the door latched with the softest of pops.

Luckily, we had some things done in advance. My wife had painted the room a neutral yellow more than a year ago and a few months ago we'd built the light-grey crib together, as she was six months pregnant and getting up and down from the floor wasn't as much of a challenge for her.

My last contribution was painting a chestnut brown dresser a matching grey last month so it could be used as a change table/dresser stocked full of onesies. I moved the dresser outside and with a small roller, small hand brush and artist's brush, surprised myself by doing a half-decent job. My wife later added white and grey decals to the front drawers and hung a bit of wall art above it.

Now their room is ready when they are. As for the parents-to-be, we're as ready as we can be.

TORSTAR NEWS SERVICE

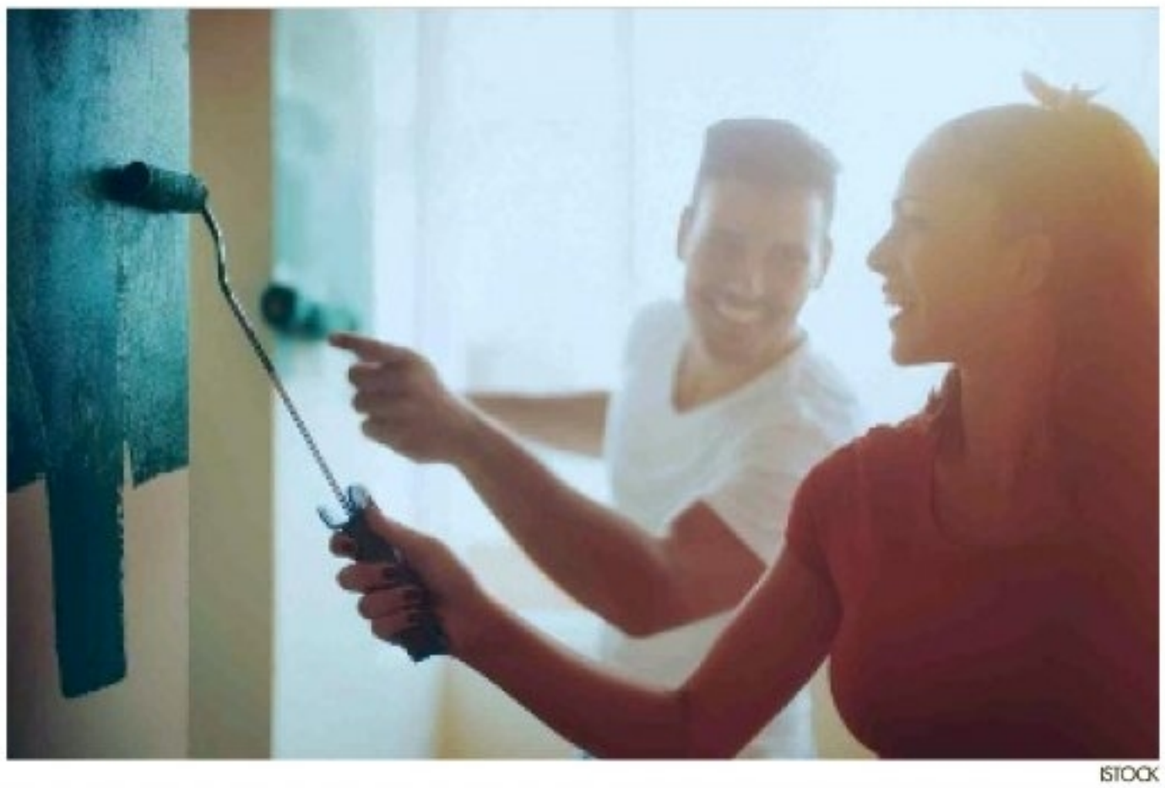
Last week, Matthew Chung, 34, became the proud father of a healthy baby girl. A communications manager living in — and renovating — his first home, you can follow his progress on Instagram @mjechung.

METRO SPACES

FRESHEN UP YOUR HOME

Freshening up your home for spring and summer is simple with a few strategic changes, inspired by top trends from design experts and Pinterest boards. Here are some ideas to make your home magazine cover-ready.

Contemporary colours: Colour is having a major moment, with new hues shaking up classic design. Navy is the new black and works as a great neutral in the kitchen or living room, while jewel tones are perfect for decorative accents. Greenery is Pantone's colour of the year and will make any space instantly fashionable. The fresh and zesty yellow-green hue is symbolic of new beginnings, but any shade is a design win this season.



ISTOCK

Floral fabrics: Embrace spring and summer with flowery prints. Play with a variety of patterns and sizes and stick to a unifying colour scheme for a look that says modern chic, not antiquated grandmother.

Tiles with texture: Subway tiles are so 2016, now replaced by rustic materials like wood, terracotta and cork. Keep the look crisp and lines clean by using a matte finish and placing tiles on an accent wall or item, like the fireplace.

Picturesque plants: Take a cue from Pinterest and green your interiors with indoor vines — climbing plants have risen in popularity on the platform by over 200 per cent since last year. Pretty Heartleaf Philodendron is easy to grow and ideal for beginners.

Wow-factor windows: Create drama, dimension and interest not only at the window, but also in the light that cascades into the room with the right window treatments. From solids to textures to stripes to small-scale designs, new Designer Banded Shades from Hunter Douglas offer a fabric to fit your style. Top it off with a sophisticated colour palette featuring fresh neutrals, greys and pops of colour that excite. Intelligent design enables the shade to transition from open to closed seamlessly, providing a modern solution for view-through, light control and privacy.

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With the heavy snowfall during the winter and the proximity of major river systems, Manitobans are often faced with the reality of excessive water when spring arrives. In order to protect your home, having Overland Water coverage is crucial. aEvery company that provides Overland Water varies slightly.

Overland water includes overflow from lakes and rivers, and accumulation of rain water or snowmelt on the ground. Conversely, Ground Water coverage is applicable for damage caused by a rising water table, wherein the water enters suddenly and accidentally through the foundation or weeping tile.

"It's important to know that sudden and accidental events are what makes the coverage respond," says Lisa Funk, a Multi-Line Account Executive from insurance brokerage HUB International. "If the loss can't be tied to an event or is a repetitive issue, the claim will be declined as seepage instead."

As with any insurance policy, there are exclusions. Seepage is excluded, as well as flooding. Insurance companies generally refer to flooding as being related to salt water whereas Overland Water is for fresh water such as the water in the Red River.

Now that Overland Water coverage is available from private insurers, homeowners who do not purchase the coverage if they qualify will no longer be eligible under the provincial aid program. Eligibility requirements vary by company, but a consultation with your dedicated HUB Personal Insurance Advisor can give you all the information you need.

ISTOCK

Find a pet-friendly apartment

When you're a pet owner, finding a rental apartment can sometimes be a challenge.

That's why Broadstreet Properties, a Canadian company that builds and manages rental properties across Western Canada, offers pet-friendly apartment rentals, with up to two dogs or cats per suite at its 10 rental properties in and around Winnipeg.

"We understand that your pet is part of your family," says Sara Lopez, marketing manager for Broadstreet Properties.

As part of their commitment to their furry tenants, Broadstreet also supports local animal rights organizations.

"We proudly live by the 'Adopt, don't shop' mantra, and we nurture a close relationship with the Winnipeg Humane Society," says Lopez. Broadstreet is currently sponsoring the Humane Society's Paws In Motion fundraiser, and will be walking as a team this summer.

CONTRIBUTED

The family-owned company gives back with other initiatives too, including sponsoring educational programs for high schoolers, children's hockey teams, the Life Skills House for students with special needs and more.

"We think it's essential for us to connect and be a part of the communities we're in," says Lopez.

Every Broadstreet development hosts community events to help bring families and neighbours together, with activities including summer barbecues and holiday celebrations.

Broadstreet Properties across Winnipeg are now renting one-, two- and three-bedroom homes starting at $998 per month.

Many homes are new and all are very well-maintained, with in-suite laundry, onsite management and maintenance available around-the-clock.

If you ever have an issue or question, you can call the client care call centre, open 24/7. Calling is a great first step for prospective renters to find more information, or book a viewing and come for a visit.

At a Broadstreet home, you'll be comfortable and well taken care of. The company builds its own rental properties, so every feature is carefully designed to cater to exactly what renters want and need.

It's no wonder Broadstreet is an award-winning rental home developer. The company's construction branch, Seymour Pacific Developments, recently won an award from Build Magazine for Best Rental Home Developer.

"We want to make it easy for our renters to find a living arrangement that works for them," says Lopez.

Learn more about Broadstreet's pet-friendly apartments at broadstreet.ca.

Contemporary family homes in a prairie setting

CONTRIBUTED

You can tell that a new neighbourhood is designed well when it streamlines your daily routine and brings joy to your everyday life.

Your community should make work, recreation and family time feel natural and easy, according to Marc Brown, development manager for Bonavista, an extensive master-planned community by Genstar.

"Bonavista was designed from the beginning to provide residents all the elements of a great lifestyle," says Brown.

Located next to Island Lakes and a short drive from St. Vital Centre, Bonavista will feature 1,100 homes and almost 30 acres of multi-family homes, including condos, apartments, townhomes and more. The second phase of single-family homes and townhomes at Bonavista will be selling shortly.

In addition to its modern take on suburban living, the most outstanding aspect of Bonavista's design is its focus on active living through a mix of parks, green spaces and walkways.

"Bonavista was designed to bring the nature of the prairies and wellness into your lifestyle," says Brown. "Our outdoor spaces are focused on promoting a healthy community and active living in the suburbs."

Bonavista is interwoven with multi-use pathways, including a planned active transportation network — perfect for runners, dog walkers and cyclists. The neighbourhood offers plenty of distinctive outdoor features that will get you and your family outdoors, exercising and having fun. The naturalized wetlands provide a place to connect with nature; the Fraipont Park Lookout of Bonavista is the best destination to take in the area's natural beauty and prairie skies, and the 14-acre Fraipont Park will provide space for outdoor activities of all kinds.

When it comes to finding a modern, new home that fits your lifestyle and budget, Bonavista has you covered, with many different home styles by different builders.

"It's a good mix of builders and new home types that allows the community to be diverse and unique," says Brown. "We want to help buyers find the home that's perfect for them."

Accessibility to the city is another important feature built into Bonavista. Shopping and services are located nearby, and when you need to get around the city, Lagimodière Boulevard and Bishop Grandin Boulevard provide easy access to Winnipeg's major routes.

Reclaim your space in a brand-new community

On the west side of Winnipeg and just beyond the perimeter, you'll find authentic beauty and simplicity in Taylor Farm, the latest development from Qualico Communities. The community is in the RM of Headingley along the banks of the Assiniboine River, and offers families a beautiful balance of city and country living.

"The community is coming at an interesting point in time because many people are looking for something just outside the city, but still want to be part of a carefully developed and well-rounded community," says Jason Arlt of Arlt Homes.

Residents will have the convenience of Headingley's shops, restaurants, schools and community centres while still being amongst a scenic, natural settings that will allow residents to lead an active lifestyle outdoors, effortlessly.

"The neighbourhood has a great deal of organic features like the basswood forest, the native grasses and it's also just hugging along the north bank of the Assiniboine River," says Philip Musick from Sterling Homes.

"We know that this unique landscape is going to influence the different materials we use, in and on the homes, to help create an overall cohesive look," says Musick.

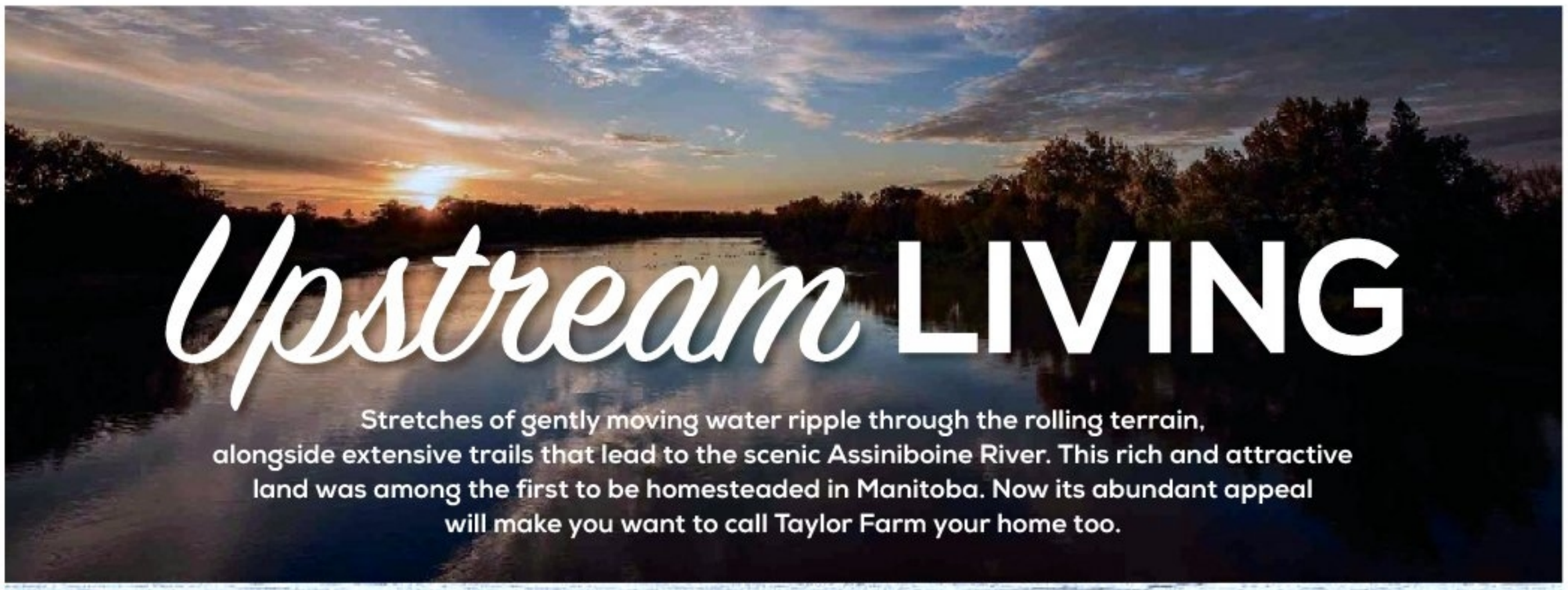
With six custom home builders, each will take their own spin on more natural, rustic home designs with accents like stone, wrought iron and wood, like barn board. Taylor Farm also provides more space for home configurations and designs with lots starting at 70 feet wide.

The first show homes in the community will be opening this summer and all will be open to visit during this year's upcoming Fall Parade of Homes starting in September.

Eric Vogan of Qualico Communities believes that Taylor Farm has the opportunity to be a point of attraction for those who wish to build a custom home outside of Winnipeg.

"Taylor Farm has the chance to become a centre of activity and one of the fastest growing communities in the Headingley area."

CONTRIBUTED



TAYLOR FARM offers a balance of city reach and country ease. Located in the municipality of Headingley, residents have easy access to every convenience that modern life affords, yet they can still experience the simple, quiet beauty of country living.

TAYLOR FARM

FOR MORE INFORMATION AND CUSTOM HOME BUILDER DETAILS VISIT:

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Be prepared for builder mortgages

FINANCING

Building a home very different from buying one

Kristen Thompson

After owning two homes in two different provinces, we thought we were 'in the know' on the mortgage process. Then we found our dream property on an unfinished lot, listed the home we owned for sale, and quickly learned that the mortgage we needed to build a house was very different than the mortgage we needed to buy one.

"With the real estate market being so hot, more and more people are considering … building new homes as an alternative to jumping into the market," says Rob Regan-Pollock, president of the Mortgage Brokers Institute of B.C. and an educator for the Canadian Mortgage Brokers Association.

"As ideal as this idea sounds to intrepid do-it-yourselfers, there are important considerations when it comes to financing the building of your dream home."

The first thing to understand is that builder mortgages come with more stringent lender qualifications, because lenders face additional risks including a longer time horizon during the build (where market values can fall), general liability, cost overruns, and that the lender only has a partially completed home as collateral security.

Kristen Thompson and family found a dream property on an unfinished lot in Kelowna, B.C., and built a home. CONTRIBUTED

Down payment: The fundamental difference between a standard and a builder mortgage is the down payment.

"Builder mortgages are advanced in stages throughout the building process," says Regan-Pollock, adding that they typically require a minimum of 35 per cent down on the value of the lot. "This means … 35 per cent of the land and building costs need to be set aside as down payment, rather than the minimum 5 per cent down for purchases of existing homes valued under $1 million."

Lenders also want to ensure that you have sufficient funds to get your build to 'lock-up', which is when the roof, doors and windows are installed.

What if I have an existing mortgage?: The ability to port a mortgage into a build depends entirely on whether your current lender offers builder mortgages, says Regan-Pollock.

"Most deposit-taking lenders, such as chartered banks, offer builder mortgages. In such cases, it's possible that your existing mortgage can be rolled into a separate tier under a builder mortgage program. If a build is planned, it's important to mention this at time of purchase, as penalties will apply to break your mortgage if you cannot port it into a builder mortgage."

Penalties, which include having to pay three months interest on an outstanding balance, occur on closed mortgage contracts, adds Regan-Pollock.

It may also be possible to refinance your current home to access a down payment, and concurrently qualify for a new builder mortgage, but this depends on your resources and location.

"In this case we suggest a builder mortgage be arranged, and when the build is nearing completion, the old home is sold, and the mortgage be ported to the new home to save penalties."

What are the terms of a builder's mortgage?: The terms of builder's mortgages vary depending on the lender, says Regan-Pollock.

"What is common to all lenders is the rate of interest during construction is almost always based on Prime plus basis, depending on risk," he says. "Risk premiums vary between a 1 per cent to 3 per cent added to Prime."

During the construction process, applicants' minimum payments will be the interest.

Final words of advice: "Retain a good mortgage broker familiar with the nuances of builder mortgages," says Regan-Pollock. "Most acquisition and builds can take anywhere from one to two years, so having the right team who can assist at the relational versus transactional level is key."

A good mortgage broker could have helped lead our family down that road, explaining the different options available for moving from one type of mortgage to another.

Though, now complete, my husband likes to tell people this is our forever home, if it doesn't pan out to be, at least we know how to move forward if we ever want to build again, and maybe next time we'll hire a broker.

The long and short of it: a look at long-term vs. short-term mortgages

Interest rates have nowhere to go but up. No doubt you've heard that line if you've bought a home or had to renew your mortgage at some point in the past decade.

Most homeowners in Canada prefer fixed-rate terms for predictability and peace of mind, with five-year terms being the most popular.

For those looking for greater protection against (eventual) rising interest rates, a longer term may be worth a look. A 10-year fixed rate mortgage today can be had for as low as 3.69 per cent.

Another reason to consider a longer mortgage term: a safeguard against the possibility of a housing crash. What happens if prices fall 20 per cent or more in the next few years, wiping away your home equity before it's time to renew?

A 10-year term, while more expensive than a shorter term, does offer a double-dose of protection in case prices fall or interest rates rise substantially.

Certified financial planner Ed Rempel doesn't buy the safety argument, saying that the risk of rising interest rates is "hugely exaggerated" in the media and by the mortgage industry.

"Long mortgage terms are marketed as 'insurance' to protect against a possible rise in interest rates. But most people are not good at math and don't take into account the extremely low odds of a large rise, plus the huge cost of the insurance," says Rempel.

A five-year fixed rate mortgage costs around 2.64 per cent today, while a two-year fixed comes in at 2.29 per cent. Rempel says the difference doesn't sound like much, but on a $300,000 mortgage this 0.35 per cent premium costs $2,100 after tax for the first two years.

"This is expensive insurance to protect against a highly unlikely event," he says.

If long-term mortgages offer peace of mind (for a premium), a short-term mortgage — such as a one-or-two-year term — gives homeowners the opportunity to save money in exchange for a bit of uncertainty when it comes to future interest rates.

With a one-year term, for example, homeowners get more flexibility because they can renew their mortgage in 12 months instead of in three to five years. At that time they can renew into another one-year term, lock-in to a longer-term fixed term, or take a variable rate at presumably a better discount than today.

Those who opt for a one-year fixed rate can also lock-in their renewal rate in just six to nine months — they don't have to wait a full year.

So why don't more homeowners choose a one-year term? According to data from Mortgage Professionals Canada, just one in 16 borrowers take a one-year fixed rate mortgage.

Rempel says that's because people don't want the headache of renegotiating every 12 months. But it could be a mistake to give up that negotiating power, he suggests.

"From a financial planning perspective, I find that most people can benefit from some type of refinancing every two years," he says. ROBB ENGEN

BOTTOM LINE

Despite its popularity, the five-year fixed rate could be the least advantageous term for borrowers. Those looking to save the most money year-over-year may consider a short term of one-or-two years, while homeowners looking for maximum peace of mind could find comfort in a 10-year mortgage term.

Most homeowners in Canada prefer fixed-rate terms for predictability and peace of mind. ISTOCK

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Stress test your mortgage

FINANCIAL FITNESS

Know how rate changes could impact your budget and overall lifestyle

Camilla Cornell

Last summer, with a baby on the way, Andrew Thompson and Marie-Andrée Furlong of Victoria, B.C., began looking for a home. "We were in an 18-and-over condo building," says Thompson. "And although I know that's kind of unenforceable, I didn't want to be in a legal battle with my neighbours."

But neither did the couple want to bite off more than they could chew. They were determined to put at least 20 per cent down on their mortgage so they could pay it down over 30 years, if necessary, and avoid the CMHC (Canadian Mortgage Housing Corp.) insurance fees for a high-ratio mortgage.

"The plan is to pay it down as aggressively as possible," says Thompson. "But we'd like to have a life and raise our kid on something other than cat food," Thompson says. "And you never know what will happen in future."

The upshot: instead of buying in central Victoria, the couple chose a property just outside the city in Saanich "where the market wasn't quite so hot." Their son Arlo (born a month ago) will have a backyard and even a tree house. And, even if interest rates go up, or one of them experiences a job change, Thompson and Furlong will have payments they know they can afford.

It's a wise approach, says Wade Stayzer, vice-president sales and service with Meridian Credit Union in St. Catharine's, Ont. Under new rules introduced last fall, new homebuyers, who are required to get CMHC insurance, must stress test their mortgages — essentially qualifying at an interest rate about 2 per cent higher than what is available on the market. The rules are intended to ensure that if mortgage rates rise, homeowners won't be forced to default.

But although the rules only apply to high-ratio mortgages (when you have less than a 20 per cent down payment), Stayzer says stress testing your mortgage is a wise tactic for pretty much any homebuyer. He suggests using Meridian's online mortgage calculator to test "how your mortgage would react to a 1 or 2 per cent change in interest rates and what impact that would have on your lifestyle and your financial fitness."

Regardless of how much a lender is willing to loan, says Stayzer, you should have a firm grasp on your budget and what you can really afford. "On top of your mortgage payment, there are a whole lot of other expenses associated with home ownership, from closing costs to property taxes, landscaping and maintenance costs," he says. "You don't want to be so house poor you can't furnish your house and you can't do anything else but stay home."

You should also have access to either emergency funds or a line-of-credit in case there's a change in your income. "Ask yourself questions like: 'If I'm on mat leave for a year on a reduced income, what impact does that have?'" Stayzer suggests.

Andrew Thompson and Marie-Andrée Furlong of Victoria, B.C., moved from a Victoria condo to a property just outside of the city to provide a house with a backyard for their newborn son, Arlo. CONTRIBUTED

Want **more** space?

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Downpayment
- Minimum 5% from:
- Savings in a Canadian Financial Institution
- Gift from family member
- RRSP 1st time home buyer plan

Credit
- Maintain active credit through loans, lines of credit & credit cards.
- Ensure bills are paid on time

Documents
- Letter of employment
- Recent paystub
- 2 years tax returns if self employed
- Evidence of downpayment in Canadian Financial Institution

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Homebuyers flying solo

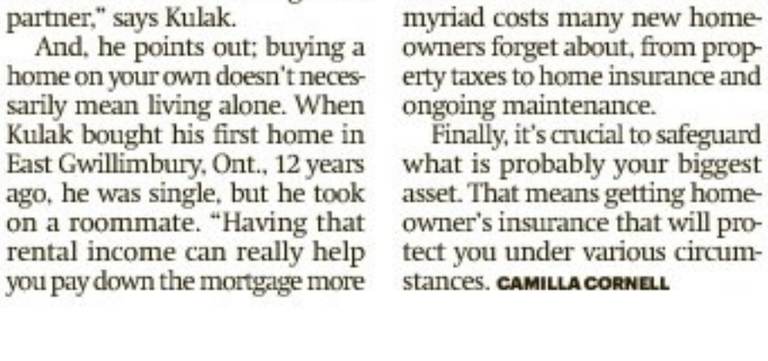
When Liz Falconer, 48, first took on solo home ownership back in 1997, she admits she was "terrified". Her marriage had just ended and she had a young son to provide for. "The mama bear in me kicked in," she says. "We needed a safe home." So she bought her husband out of their Toronto house.

She has never regretted the decision. In fact, just two years later, she took on another mortgage — this time for a cottage property in Thornbury, Ont. for personal use and to let — just before quitting her job and launching her own ad agency. Her thinking: "Better to get a mortgage now while I have a job, because I won't get one once I'm self-employed."

That led to a spate of homebuying which saw Falconer own and rent out an additional four properties at one point. "It may seem like twisted logic," she says. "But in some ways, you have to take more chances when you're single. You have to find ways to replace that other income."

Falconer is among a growing cohort of Canadians opting to fly solo when it comes to home ownership. A new TD survey found single homeowners represent nearly a quarter of Canadians buying or intending to buy a home.

"Often the decision is driven by unexpected life circumstances," says Marc Kulak, associate vice president of real estate secured lending at TD Canada Trust. Nearly seven in 10 divorced homeowners and a third of those widowed, said they'd be likely to purchase a home on their own. And two-thirds of single Canadians said they'd buy a house solo. "Sometimes people don't meet their life partner and settle down until later in life, but they don't want to delay getting into the market while waiting for a partner," says Kulak.



Experts advise those buying on their own to establish how much they can afford, and consider renting out a room or basement to help pay down the mortgage more quickly. ISTOCK

And, he points out; buying a home on your own doesn't necessarily mean living alone. When Kulak bought his first home in East Gwillimbury, Ont., 12 years ago, he was single, but he took on a roommate. "Having that rental income can really help you pay down the mortgage more quickly," he says. "But I think it's important that — when qualifying for a home — you can carry the mortgage without the rental income. That gives you the flexibility to decide (if) a roommate or tenant is not for you."

Before getting caught up in a house search, Kulak advises seeking solid financial advice to figure out how much you can really afford. TD's mortgage affordability calculator takes into account the myriad costs many new homeowners forget about, from property taxes to home insurance and ongoing maintenance.

Finally, it's crucial to safeguard what is probably your biggest asset. That means getting homeowner's insurance that will protect you under various circumstances. CAMILLA CORNELL

Buy first and then sell? Or vice versa?

SOLUTIONS

The ins and outs of simultaneously buying and selling a home

Camilla Cornell

Ottawa urban planner Lisa Dalla Rosa, 36, had been a condo owner for six years when she made the decision to upgrade to a house. "I wanted a yard and a barbecue," she says. "Taking on a house was like growing up a little bit more."

So, just over a year ago, she bought an older three-bedroom with modern finishes. "It's still sort of downtown, but with a little more space," she says. The only problem: when Dalla Rosa put her condo up for sale, there were few bites. "And the people who were biting were offering way less than I was willing to sell it for," she says.

Dalla Rosa hadn't realized the condo market in Ottawa was "a bit soft."

And that, she admits, caused her a lot of stress. Before making the decision to buy a new property and sell your old digs at the same time, she advises, "look into the market value of your home and understand how long similar properties have been on the market."

Saskatoon real estate agent Caroline Jacobucci agrees. There are "an abundance of properties" on the market in the Saskatoon area, she says.

"So we always recommend that people sell their home first before shopping for another." And yet, in a seller's market like Toronto or Vancouver, waiting to buy until you've sold your previous home might not work. Bidding wars make it less likely you'll get the property you want at the price you're willing to pay. In that case, it might make more sense to buy first, and then sell your old home.

The type of property you're selling might impact your decision as well. "If clients have a condo to sell and they want to buy a house, that is trickier," says Jacobucci. "Our condo market here is a bit saturated. We tell our clients to count on three to six months to sell."

Making your offer to purchase the new home "conditional" on the successful sale of the old one may ensure you're not stuck with two properties if you buy first. But, Jacobucci points out; you also risk losing the house you want, as sellers are more apt to go with a "firm" offer — or one without conditions.

Timing closing dates when you're both buying and selling can be a delicate dance as well.

Ideally, you'd be able to move out of the old property and into the new one simultaneously, but in reality that can be difficult to orchestrate.

"You don't want your client to be homeless," says Jacobucci.

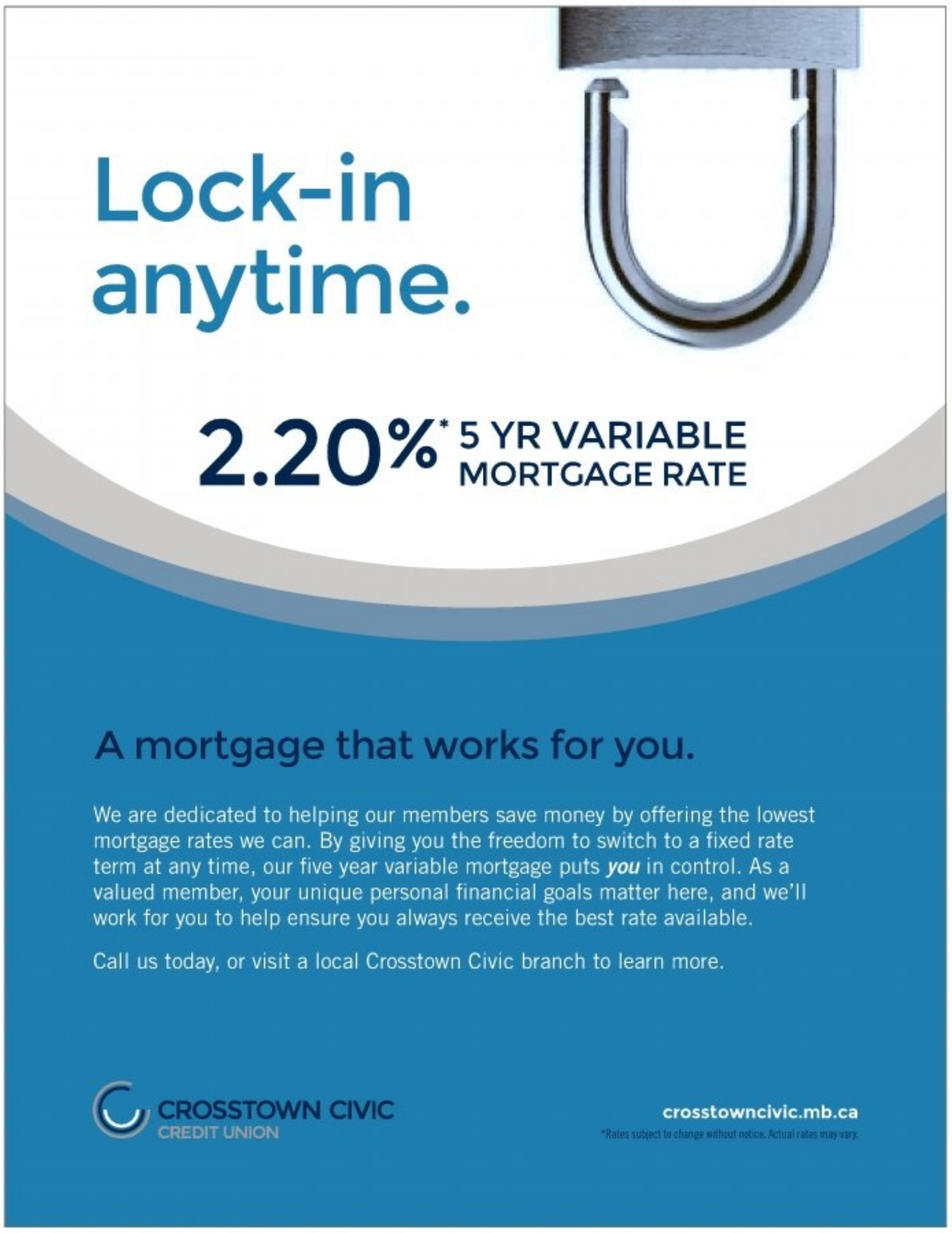
Some buyers cope by arranging interim financing — also known as a bridge loan — to help them carry both properties until the sale of their previous home closes. Others may have to put furniture in storage and find a place to live until they can take possession of the new property.

> **Look into the market value of your home and understand how long similar properties have been on the market**
> Lisa Dalla Rosa, Ottawa urban planner

Still others, like Dalla Rosa, come up with their own solutions. Unwilling to take less than market value for her condo, she ultimately kept both properties and now rents the condo to cover expenses.

"From a mortgage perspective, I definitely stretched myself," she says. But although she's not making any money by renting it out, ultimately she says, "someone is paying my mortgage down and in the end, I'll still have that property, as well as the house."

While looking to purchase a new property, Ottawa urban planner Lisa Dalla Rosa was struggling to sell her condo.
CONTRIBUTED



metro SPORTS

"She's a cheater and so to me ... I don't think a cheater in any sport should be allowed to play that sport again": Eugenie Bouchard on Maria Sharapova

Pens face tougher Capitals

2017 NHL PLAYOFFS
SECOND-ROUND PREVIEW

Washington has fortified since last year's matchup

The Washington Capitals and Pittsburgh Penguins arrive at their latest showdown looking very much like they did a year ago. It's the little things that might matter most this time around.

The Capitals added centre Lars Eller and defenceman Kevin Shattenkirk as a direct response to losing their second-round series last season, hoping the depth will help against the defending Stanley Cup champions. The Penguins have a different goaltender with Marc-Andre Fleury replacing injured Matt Murray and are without injured defenceman Kris Letang.

Aside from those changes and a few other tweaks, the teams that take the ice Thursday night for Game 1 in Washington are strikingly similar to those who played for six games last spring.

"This is a unique situation — both teams have a lot of guys back," Penguins centre Matt Cullen said. "It's not often with the salary cap and everything that you bring a similar team back. It makes for an interesting matchup."

The stars are again aligned for Alex Ovechkin, Nicklas Backstrom, Braden Holtby and the Capitals to face off against Sidney Crosby, Evgeni Malkin, Phil Kessel and the Penguins. Familiarity should breed quick contempt, but Washington's changes are what players think will flip the script.

"I feel better about our team going into it this year than I did last year, that's for sure," Capitals defenceman John Carlson said. "We can attack from different ways, and we can find ways to score throughout the lineup. I just think a lot of guys are playing better than they did last year."

> **"I feel better about our team going into it this year than I did last year.**
> Caps blue-liner John Carlson

That's a shout out to second-line centre Evgeny Kuznetsov, who struggled after March last year but played an essential part of the first-round series this season against the Toronto Maple Leafs by defending Auston Matthews. Defencemen Dmitry Orlov and Nate Schmidt are also much improved after being scratched during the 2016 playoffs.

Sidney Crosby has seven points in five playoff games this spring, third on the Penguins behind Phil Kessel (eight) and Evgeni Malkin (11). ROB CARR/GETTY IMAGES

The Penguins are rolling again after eliminating Columbus, but the absence of Letang is significant after he logged 31:36 of ice time per game last year.

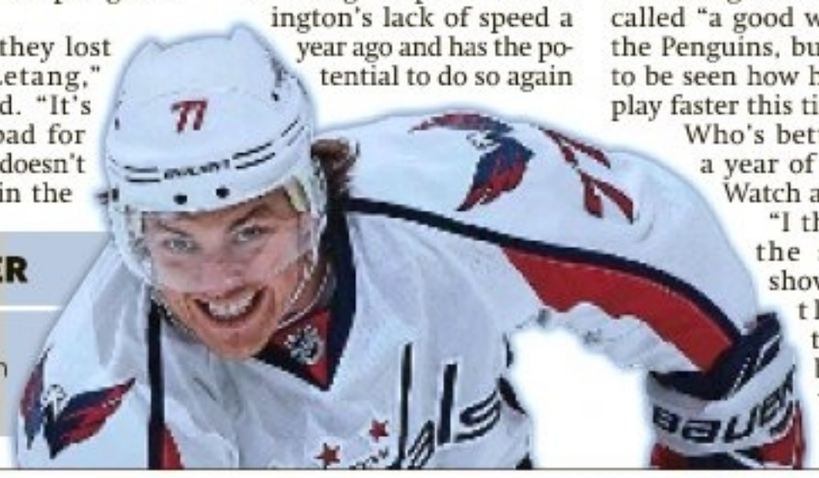
"Obviously they lost key player, Letang," Ovechkin said. "It's good for us, bad for them ... (but) it doesn't matter who's in the lineup. We just have to pressure them, and we don't have to give them any chances to get success."

Pittsburgh exposed Washington's lack of speed a year ago and has the potential to do so again even if winger Carl Hagelin isn't ready to start the series. The Maple Leafs' up-tempo style challenged the Capitals, something coach Barry Trotz called "a good warmup" for the Penguins, but it remains to be seen how his team will play faster this time.

Who's better off after a year of no change? Watch and find out.

"I think I guess the series will show that more than anything," Crosby said.

THE ASSOCIATED PRESS



OSHIE: THE PENGUINS KILLER

T.J. Oshie had five goals and an assist in last year's series and three goals and seven assists in four games against the Penguins this season.

IN BRIEF

Courtney and Carruthers lock up playoff spot

Canada locked up a playoff berth at the world mixed doubles curling championship on Wednesday with a 7-6 victory over England.

Joanne Courtney and Reid Carruthers stole the winning point when Anna Fowler wrecked on a guard with her final throw.

The Canadians, who improved to 5-1, will close out round-robin play Thursday. THE CANADIAN PRESS

Peterson moves on with career in New Orleans

Adrian Peterson, the NFL's most productive running back for much of the past decade, has decided to head into the twilight of his career as a potential backup in New Orleans' pass-happy offence.

The Saints on Tuesday came to terms on a two-year contract with Peterson, who has posted seven 1,000-yard seasons with Minnesota.

THE ASSOCIATED PRESS

A successful return for Sharapova after 15 months

Maria Sharapova went through her familiar routine of waving to the crowd and blowing kisses after winning her first match on her return from a 15-month doping ban on Wednesday.

The five-time Grand Slam champion and former No. 1 beat Roberta Vinci 7-5, 6-3 in the opening round of the Porsche Grand Prix.

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MAKE IT TONIGHT

Cheesy Roasted Pepper Penne

PHOTO: MAYA VISNYEI

Ceri Marsh & Laura Keogh
For Metro Canada

If you love the sweet flavour roasting gives to vegetables then you'll put this recipe on repeat.

Ready in 35 minutes
Prep time: 15 minutes
Cook time: 20 minutes
Serves 4

Ingredients
- 500g penne
- 4 peppers (an assortment of red, yellow and orange)
- 2 shallots, sliced
- 1/4 cup olive oil, plus 1 Tbsp
- salt
- 1 large clove garlic
- pat of butter
- 1/2 cup shredded Asiago cheese
- big handful of fresh basil leaves, chopped

Directions

1. Preheat oven to 400 and prepare a baking sheet with non-stick spray.

2. Dice peppers into bite-sized pieces and slice shallots into strips. Toss with 1 Tbsp of olive oil and salt. Roast until tender and browned, about 15 to 20 minutes.

3. In a big pot of salted water, prepare pasta according to package directions. Before draining, reserve 1/4 cup of pasta water.

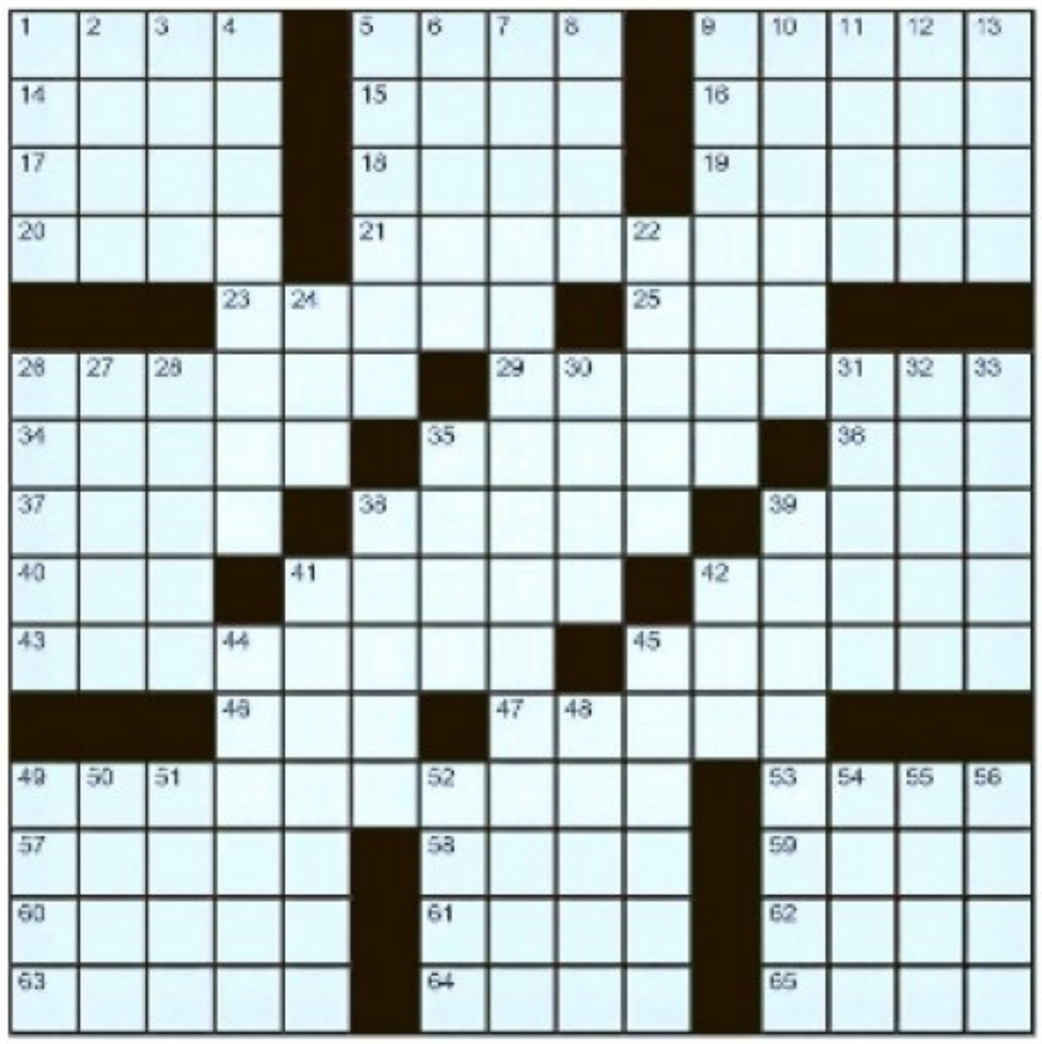
4. Place drained pasta back into the pot over no heat. Stir in reserved water, about 1/4 cup oil and pat of butter. Using a micro plane, grate garlic into pasta.

5. Stir in the roasted peppers and cheese. Stir in basil and then sprinkle the top with a bit more cheese, serve and enjoy.

FOR MORE MEAL IDEAS, VISIT SWEETPOTATOCHRONICLES.COM

CROSSWORD Canada Across and Down

BY KELLY ANN BUCHANAN



ACROSS
1. Allied group
5. Curve
9. 1931: The Good Earth novelist, Pearl _. _
14. Prefix that means 'To the left'
15. Christian of 'Batman' movies
16. Vaclav _ (Playwright who was the President of Czechoslovakia in the early 1990s)
17. Santana song: "_ Ways"
18. Pet bat on "The Munsters"
19. Ms. Graff of "Mr. Belvedere"
20. "White Flag" songstress
21. Co-couples event for dinner and a movie: 2 wds.
23. Use a debit card
25. Arctic knife
26. Fancily-uniformed cavalryman of 15th-century Hungary
29. Sports: Wendel Clark was the first pick during it in '85: 2 wds.
34. Mr. Hawke
35. Sword fights
36. Scale's sixth sound
37. Currency in Oman
38. Lace-trimmed undergarments, for short
39. Chomp
40. Former
41. Sorts of freshwater fish
42. Army assistants
43. Depict
45. Canuck band, _ Fire
46. "Shallow _" (2001)
47. Pass on the information
49. In sports, hands are held in a T-shape for one: 2 wds.
53. "On the Waterfront" (1954) actor, Lee J. _
57. Pledges
58. Read, in Quebec City
59. Ms. Falana
60. _ truck
61. Exclusively
62. One-of-some in a delivery bag, for short
63. _-level position
64. Belonging to the singer of "Halo", to fans
65. Singer of "The Sweetest Taboo"

DOWN
1. Was cut, did this
2. _ Strauss & Co.
3. Roman love poet
4. Stupendous
5. Rules respecter
6. Really criticize: 2 wds.
7. Bryan Adams tune that goes "And the moon is out and the stars are bright...": 3 wds.
8. Music's Peaches & _
9. Brooke of "Suddenly Susan"
10. Town in southern Manitoba named after one of Norse deity Odin's sons
11. Iris's place
12. Rapper 50
13. Emily Carr book, _ Wyck
22. Quiet times
24. Criticize
26. Masada builder, _ the Great
27. Handy
28. Herring-like fishies
30. "Who does he think _ _!?!"
31. Ms. Valli of "The Third Man" (1949)
32. Destined
33. This stuff
35. Coat, as with plaster
38. Red Hot _ Peppers
39. Two-wheelers
41. In an unrefined way
42. _ Vos Prec (T.S. Eliot poetry volume)
44. Gum enjoyer
45. Garbage can areas downtown
48. Late's opposite
49. Sticky Scotch stuff
50. Mr. Lendl of tennis
51. State bordering Sask.
52. Clump of food
54. Eugene O'Neill's daughter
55. Norma's has a li'l 'Sunset'
56. Foundation

IT'S ALL IN THE STARS Your daily horoscope by Francis Drake

Aries March 21 - April 20
This month is an excellent time for you to buy wardrobe items for yourself. It's also a wonderful time to schmooze with others,

Taurus April 21 - May 21
You might want to cocoon at home more than usual or hide somewhere during the coming month, because solitude in beautiful surroundings will appeal to you. Enjoy the good life.

Gemini May 22 - June 21
During the month ahead, you will be more involved with younger people and creative, artistic types than usual. Share your goals and dreams with someone.

Cancer June 22 - July 23
Relationships with bosses, parents and authority figures will be particularly warm and supportive for the next month. Some of you might strike up a romance with a boss.

Leo July 24 - Aug. 23
Travel for pleasure will appeal to you in the next month. Do something to get a change of scenery, because your appreciation of beauty will be heightened.

Virgo Aug. 24 - Sept. 23
Throughout the next month, gifts, goodies and favors from others will come your way. Lucky you! Keep your pockets open.

Libra Sept. 24 - Oct. 23
Relationships with partners and close friends will improve in the next month. This also is a good time to mend broken fences.

Scorpio Oct. 24 - Nov. 22
Many of you will make your workspace more attractive during the next month. Some of you will get praise, and a few will get a raise!

Sagittarius Nov. 23 - Dec. 21
Romance, vacations, playful times with children, sporting events and the arts will be wonderful sources of fun for you in the next month. Make plans to enjoy yourself!

Capricorn Dec. 22 - Jan. 20
Go forward with redecorating plans for where you live during the next month. You also will enjoy entertaining at home.

Aquarius Jan. 21 - Feb. 19
You will notice more beauty in your daily world throughout the next month. You also will discover how much love there is in your everyday world.

Pisces
Feb. 20 - March 20
Financial matters will bless you in the coming month. (You might boost your income in some way.) Many of you also will shop for beautiful things for yourselves and loved ones.

CONCEPTIS SUDOKU by Dave Green

Every row, column and box contains 1-9

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				7			4	
8			6					2
3		4				6		1
9					4			5
	1			6				
5		6					8	3
	4		5	2	3		1	

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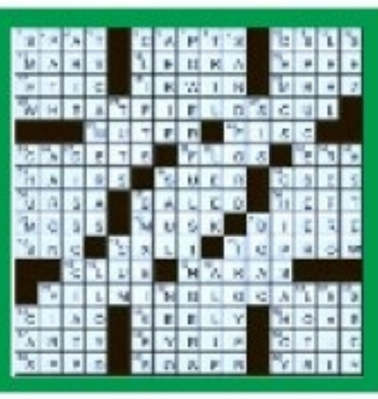

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5	4	8	7	9	3	1	6	2
8	3	7	6	2	9	4	5	1
6	5	4	3	1	8	9	2	7
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